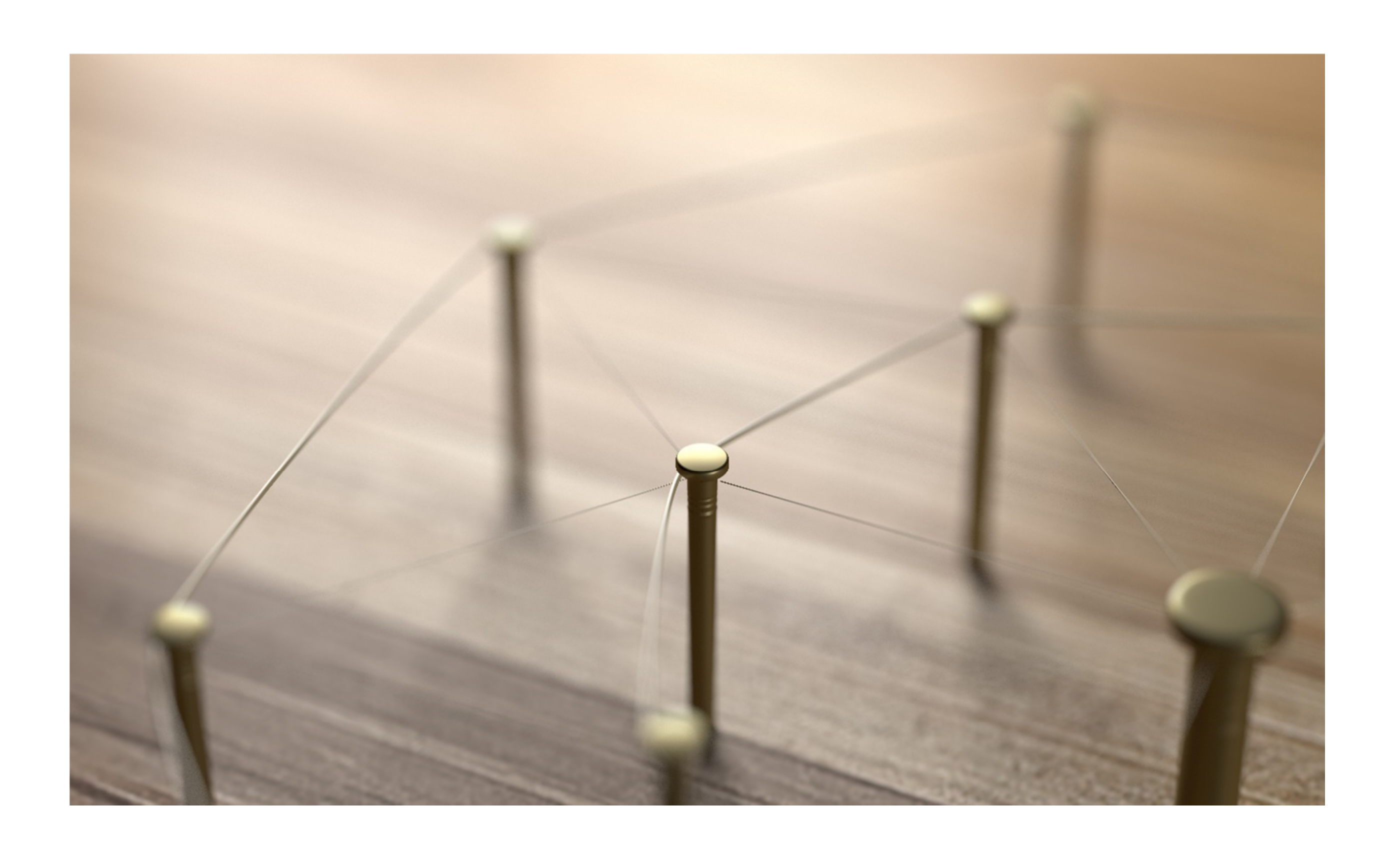




English Dictionary of Business Terminology



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VORWORT UND HINWEISE FÜR DIE WÖRTERBUCHBENUTZUNG

Dieses Wirtschaftswörterbuch wurde von Teilnehmern des Projektkurses „Speaking Like the Masters of the Universe: A Business Dictionary“ (Sprachenzentrum der Universität Hamburg) im Sommersemester 2017 erarbeitet und zusammengestellt. Die ausgewählten Vokabeln stammen aus aktuellen Artikeln renommierter Zeitschriften und Magazine der englischsprachigen Wirtschaftspresse, z.B. *CNN Money*, *Business Insider*, *Business Review Australia* und *The Financial Times*. Für jedes Wort bzw. jede Redewendung hatten die Studierenden die Aufgabe, eine klare und verständliche Definition sowie einen Beispielsatz und eine lautliche Umschrift ins internationale phonetische Alphabet (IPA) zu formulieren.

Folgende Hinweise sind für Leser*Innen zu beachten:

I. Internationales phonetisches Alphabet (IPA)

a. Verwendet wird ausschließlich standardamerikanisches Englisch. Zu besonderen Abweichungen von der „Received Pronunciation“ der britischen Inseln gehört der amerikanische „R-Laut“ [ɝ].

II. Abkürzungen

a. Verwendet werden folgende Abkürzungen:
   - adj.: *adjective* (Adjektiv)
   - adv.: *adverb* (Adverb)
   - lit.: *literally* (wörtlich)
   - n.: *noun* (Substantiv)
   - sb.: *somebody* (jemand, -en, -em)
   - sthg.: *something* (etwas)
   - v.: *verb* (Verb)

III. Zeichen von besonderer Bedeutung

a. Die Stichwörter sind **fett** gedruckt.
b. Lautliche Umschriften befinden sich innerhalb der [] Zeichen.
c. Wortarten befinden sich innerhalb der () Zeichen.
d. Der senkrechte Strich | kennzeichnet das Ende einer Definition und den Anfang eines Beispielsatzes.
e. Die Beispielsätze sind *kursiv* gedruckt.
f. Das Semikolon ; kennzeichnet eine weitere Definition des Wortes, die häufig unverwandt mit der ersten Definition ist.

IV. Redewendungen

a. Redewendungen werden zusammen mit der Wortart als „idiom“ kennzeichnet.
b. In den meisten Fällen ist das Stichwort das wichtige Substantiv. Verben bzw. Präpositionen sind meistens nach dem Stichwort gedruckt.
   z. B. **door, knock on sb.‘s** statt **knock on sb.’s door**

Hamburg, im August 2017

A

abroad (adj./adv.) [əˈbrɑ:d] in a foreign country; overseas | *He will study abroad at a Spanish university next semester.*
abrupt (adj.) [əˈbrʌpt] unexpected, sudden, surprising | *The weather in Hamburg often changes abruptly from sunshine to rain.*
accord (n.) [əˈkɔrd] legal, formal, or otherwise official agreement, esp. of a diplomatic nature | *The Geneva Convention of 1949 is a multinational accord concerning the execution of warfare.*
accord, of one's own (adj./idiom) [ʌv wʌnz oʊn əˈkɔrd] unprompted; on one's own; without being told | *After seeing the harm it had caused his best friend, he then quit smoking of his own accord.*
accordingly (adv.) [əˈkɔrdıŋli] respectfully, correspondingly, appropriately, consequently | *They told me to check on workers' backgrounds and I have acted accordingly.*
across-the-board (adj./adv.) [əˈkrɑ:s ðʌ bɔrd]general; overall | *The low interest rates are a major reason for the across-the-board increase in German house prices.*
active ingredient (n.) [ˈæktıv ınˈgridiɛnt] a component of a medical product which helps directly in achieving the main goal of the substance | *Ibuprofen is an active ingredient in many pain-killing medications.*
acute (adj.) [əˈkju:t] describes a pressing situation; sharp | *Because the company has an acute need of new capital, it has reached out to investors from several sectors.*
adapt (v.) [əˈdæ:pt] to fit to or make suitable to sthg. | *Polar bears could never adapt to the hot climate of the Sahara.*
adhere (v.) [ædˈhi:r] to stick to; to attach; to comply with, esp. law or military orders | *Adherence to multinational climate agreements is terribly important for mitigating the effects of climate change.*
administration (n.) [ædmınıˈstreıʃın] authoritative body, or the exercise of authority; governing | *The Trump administration released a new draft of a proposed law last week.*
afield (adj./adv.) [əˈfi:ld] describes sthg. that is far away in distance or time from one's perspective; beyond; abroad | *He came from far afield just to attend the business meeting in Brussels.*
aggregate (n.) [ˈægrıgıt] total; accumulation of a whole from separate pieces | *The aggregate supply consists of consumption, government spending, and imports.*
aim (n.) [eı:m] what sb. strives for or hopes to achieve | *Her aim is to become a doctor.*
alienate (v.) [ˈeıliəneıt] to cause a person or people to stop supporting sb. or to stop feeling welcome | *All these changes to the newspaper have alienated its loyal readers.*
allegation (n.) [æləˈgɛıʃən] accusation of sb. having committed sthg. illegal, usually without conclusive proof | *Everyone knew that she was innocent because the allegations weren't supported by any evidence.*
alleged (adj.) [əˈlɛdʒıd] stated that wrongdoing has occurred without conclusive proof | *The alleged tax evader was subjected to a thorough audit by the IRS.*
allocate (v.) [ˈæləkɛıt] to assign resources, usually funds, to a specific purpose | *$10,000 was allocated to the children's hospital by the local government to fund entertainment programs.*
amalgamation (n.) [əmɑlgəˈmɛıʃən] a process by which two organizations merge in order to form a larger entity; the fusion of two or more elements | *The amalgamation of the two powerful banks led to anti-trust investigations on the part of the government.*

amid (prep.) [əˈmɪd] in the middle of; amongst | *She managed to keep a cool head amid all the chaos.*
appeal (n./v.) [əˈpi:l] a request; to make a request; to contest a ruling | *The government appealed to the citizens to do more to protect the environment.*
appease (v.) [əˈpi:z] to calm a situation or sb. | *The mayor made a public speech in order to appease the angry crowd.*
artificial (adj.) [ɑrdəˈfɪʃəl] not occurring naturally; not genuine; created in such a way as to give the appearance of reality | *Light bulbs provide us with artificial light in contrast to the sun, which produces natural light.*
assess (v.) [əˈsɛs] to give an expert opinion; to evaluate; to appraise | *The teacher assesses the students' progress every week with a short quiz.*
asset (n.) [ˈæsɛt] sthg. owned or attributed to sb. which is valuable, able to generate income, or beneficial | *Some of their most important assets are the patents they hold on numerous popular gadgets.*
attorney (n.) [əˈtɝni] sb. who studied law and is qualified to practice in court | *You can try to represent yourself in court without the expertise of an attorney, but I wouldn't recommend it.*
augment (v.) [ˈɑgmɛnt] to enlarge, to expand, to increase in size or number| *The negative effects of her hangover were augmented by the bright light coming in from outside.*
austerity (n.) [ɔsˈtɛrədi] an economic policy by which a government reduces its spending | *Austerity measures are often put forward by governments as smart fiscal policy, though they're rarely accepted by the public.*
awkward (adj.) [ˈɔkwɝd] describes embarrassing, ungainly, or clumsy action or speech| *He felt awkward when he invited his girlfriend out for dinner and then realized he'd forgotten his money.*

B

backfire (v.) [ˈbækfaɪ:r] to have an adverse effect, esp. opposite of what was intended | *His plan to lower prices backfired: customers took the low prices to mean low quality, and stopped shopping at his store.*
bail (n.) [bɛɪ:l] money paid by an accused person in order to remain out of jail until a trial can take place | *Johnny made bail and was able to stay at home until his trial, though he wasn't allowed to travel.*
bailout (n.) [ˈbɛɪlaʊt] financial support given to a troubled bank, state, or corporation | *The banks survived the financial crisis thanks to a taxpayer bailout.*
balk (v.) [bɔ:k] to be unwilling to do sthg.; to oppose a decision | *I balked at the idea of going to the countryside for the weekend, where I feel there's nothing to do other than stare at the scenery.*
banner (adj.) [ˈbænɝ] exceptionally good, unusually positive | *2015 was a banner year for British hedge fund managers.*
bar (v.) [bɑ:r] to prevent or disallow, often by use of legal or otherwise official force; to exclude | *In many countries women were barred from voting until well into the twentieth century.*
baton, take up the (v./idiom) [tɛɪk ʌp ðʌ bəˈtɑ:n] to become the leader when the original leader is no longer willing or able to do the job | *When the CFO couldn't come to the important meetings due to illness, his very capable assistant took up the baton.*
battalion (n.) [bəˈtæ:ljən] a special formation of individuals into a greater composition, esp. used in a military context | *There was such a large battalion of demonstrators that even the streets surrounding them had to be blocked.*
batter (v.) [ˈbædɝ] to hit, to damage, to break, to wreck | *The financial crisis left the credit markets even more battered than the raw materials market.*

bbl (n.) [ˈbɝəlz] abbreviation for "barrel(s)," used mainly when discussing oil; equal to 158.987 liters | *The price of a barrel of petroleum decreased significantly after 2013.*
beam (v.) [bi:m] to send sthg. to a remote location instantly, without any physical effort | *Mesh technology aimed at beaming internet access to poorly developed areas is currently being implemented.*
beef up (v.) [bi:f ʌp] to make sthg. stronger or more important | *The company has invested $11 million to beef up its video news capabilities and upgrade its website.*
beef, have a (v./idiom) [hæv ʌ bi:f] to have a disagreement, often long-term and unspoken | *My boss has had a beef with me ever since I went over his head and asked his own boss for advice.*
beguile (v.) [bɪˈgaɪ:l] to attract, to seduce | *I was beguiled by my bank's promises of large home loans at low rates.*
beleaguered (adj.) [bəˈli:gɝd] bothered, annoyed, plagued with problems | *During the Great Recession England's beleaguered economy struggled to keep the jobless rate down.*
bellwether (n.) [ˈbɛlwɛðɝ] sb. or sthg. that serves as a specific indicator of a general trend or movement | *States like Ohio and Missouri are often seen as bellwethers in American elections: as they go, so goes the nation.*
benchmark (n./adj.) [ˈbɛntʃmɑrk] a standard of reference; describes a standard or balanced reference | *The DAX is the benchmark for how Germany's investment funds are operating.*
benefit (n.) [ˈbɛnəfɪt] sthg. helpful or useful; advantage; profit; advantage received by employees in addition to salary, such as medical insurance or parental leave | *The benefits received by employees at Microsoft are considerable.*
bereft (adj.) [bəˈrɛft] feeling the severe sadness of a loss, esp. of a loved one; describes a state in which sthg. is lacking or missing | *The pupil's homework was bereft of any citations or footnotes.*
Big Brother (n.) [bɪg ˈbrʌðɝ] the fictional leader of the dystopian nation depicted in George Orwell's novel 1984; used today to refer to government surveillance that is deemed excessive | *It may be a bit of a "Big Brother"-style tactic, but I feel safer on the train knowing that there are security cameras.*
bilateral (adj.) [baɪˈlædɝəl] involving, affecting, or otherwise being between two parties, lit. "from two sides" | *Japan and China held bilateral talks concerning the recent actions of the North Koreans.*
black market (n.) [blæk ˈmɑrkɪt] a space for transactions in which buyers and sellers can trade in illegal items, thereby avoiding government control or taxes | *The black market constituted a major part of the Russian economy after the fall of the Soviet Union.*
black money (n./idiom) [blæk ˈmʌni] funds that are earned illegally; currency which has been laundered or otherwise made untraceable | *Black money is used on the so-called "Dark Web" to purchase drugs, weapons, and other illegal items.*
blistering (adj.) [ˈblɪstɝɪŋ] extremely rapid, energetic, or impressive; severe, harsh, as a criticism | *The blistering pace of development in China seems to have slowed somewhat.*
blow (v.) [bloʊ] to breathe forcefully; to strike; to waste; to fail, esp. an opportunity | *The applicant blew his chances of getting the job when he answered his mobile phone during the interview.*
blunt (v.) [blʌnt] to weaken; to lessen in intensity | *The manager's upbeat speech blunted employees' concerns about possibly lay-offs.*
bluster (n./v.) [ˈblʌstɝ] aggressive, swaggering, and combative speech, esp. directed at institutions or abstract ideas | *Mr. Trump's bluster about "fake news"*

may have lasting negative effects, but it also seems to have aided his campaign in the short term.
body (n.) [ˈbɑːdi] an organizational framework, often regulatory in nature, with the purpose of executing specific functions| *The primary crime-fighting body on the federal level in the United States is the FBI.*
bogus(adj.) [ˈboʊgəs] fake, not genuine, forged, artificial | *Her forced smile was completely bogus; it was obvious she wasn't really happy to see me.*
bolster (v.) [ˈbɔlstɚ] to encourage; to support; to strengthen or further improve sthg., to increase effectiveness | *The Chinese government has a plan to bolster cooperative technical projects with Germany.*
bonanza (n.) [bəˈnæːnzə] business or situation that is very profitable and boasts significant enrichment potential | *With no real competitors on the world stage after the Second World War, the US enjoyed a bonanza of unprecedented economic growth for the following decades.*
bond (n.) [bɑnd] an agreement or document issued by a government or organization promising to pay back borrowed money to the lender at a fixed rate of interest by an agreed date | *Low-rated bonds are generally avoided by smart investors.*
bonfire (n.) [ˈbɑnfaɪːɚ] a large conflagration made outside, often for celebratory or ceremonial purposes | *It's a pagan tradition to light a bonfire on Easter holidays.*
boom time (n.) [ˈbuːm taɪm] a particularly lucrative or productive era | *The US economy experienced strong growth during the boom time preceding the financial crisis.*
boost (v./n.) [buːst] to provide a sudden push or burst of strength; momentum | *Changes in the legal framework of the People's Republic of China gave the nation a boost in economic growth.*
bout (n.) [baʊt] a brief period of time during which sthg. is accomplished or happening | *A bout of the measles left my son home from school for two weeks.*
Brexit (n.) [ˈbrɛksɪt] portmanteau for "British exit," referring to the UK departure from the EU | *The majority of English voters backed the Brexit while the majority of Scottish voters opposed it.*
brick-and-mortar (adj./idiom) [brɪk ænd ˈmɔrdɚ] used to describe a traditional business that operates in a building as compared to over the internet | *Online retailers try to lure customers away from their brick-and-mortar competitors.*
bruising (adj.) [ˈbruːzɪŋ] describes a harsh, violent, and long-lasting negative experience | *Clinton's loss to Trump in the 2016 election must have been particularly bruising for her considering how well she was predicted to perform.*
bubble (n.) [ˈbʌbl] unreasonably high increase in prices of assets such as real estate or stocks| *The tulip bubble in Amsterdam is a famous example of out-of-control investment.*
bully pulpit (n./idiom) [ˈbʊli ˈpɔlpɪt] a public office whose high exposure gives the incumbent tremendous opportunity to speak his/her mind on any issue | *Donald Trump uses the bully pulpit to malign what he calls "fake news."*
bump up (v./idiom) [bʌmp ʌp] to increase, to move sthg. forward | *If the automotive industry bumps up prices for cars, fewer people will be able to afford one.*
bumper (adj.) [ˈbʌmpɚ] very good; exceptional | *After bumper sales in the menswear department, the store decided to branch out into children's clothing.*
buoy (v.) [ˈbuːi] to raise or keep afloat; to maintain a secure position | *German exports have increased, buoyed by a weak euro.*
burden (n.) [bɚdᵊn] a heavy object or impairment, also psychological, that impedes progress | *Your sympathy for poorly performing employees is a burden*

you'll have to get rid of if you hope to move ahead in this company.
bypass (v.) [ˈbaɪpæs] get around, esp. a law or regulation; avoid; leave behind | *Since he had a connection in the government he was able to bypass most of the bureaucratic hassle.*

C

CAC 40 (n.) [kɑːk ˈfɔrdi] acronym for "Cotation Assistée en Continu," a French stock index which monitors share prices at the forty biggest companies listed on the Paris Stock Exchange | *The CAC 40 is the primary stock exchange in the Francophone world.*
cajole (v.) [kəˈdʒɔːl] tto persuade by speaking gently or making attractive promises | *After a long conversation he managed to cajole me into signing the deal.*
call the shots (v./idiom) [kɑːl ðʌ ʃɑːts] to command, to be in charge of, to order, to decide | *As the senior member, the US calls the shots in NATO.*
central bank (n.) [ˈsɛntrəl bɛɪnk] financial institution which manages a state's currency and interest rates | *The Federal Reserve is the central bank of the United States.*
chair (v.) [tʃɛr] to oversee a meeting, group, or organization | *The senator chaired the subcommittee for decades until she retired.*
chronic (adj.) [ˈkrɑnɪk] habitual or of long duration; long-term, marked by frequent recurrence or even constancy | *Thanks to decades of investment and research, HIV has been downgraded from a death sentence to a manageable, chronic illness.*
chunk (n.) [tʃʌnk] an often sizeable piece of a whole, procured esp. by tearing or cutting | *I invested a chunk of money in my new car, so it had better be worth the price!*
churlish (adj.) [ˈtʃɝlɪʃ] rude, inconsiderate, mean | *The salesperson was quite churlish toward the customer, who asked a lot of questions and needed a lot of help in the store.*
City, the (n.) [ðʌ ˈsɪdi] colloquial expression referring to the historic core of London, one of the modern world's most important centers of business and finance; a metonym for the British financial services industry | *Thousands of London businesspeople and bankers work in the City.*
claimant (n.) [ˈkleɪmɪnt] someone who brings a case to a court of law; someone in pursuit of damages resulting from a prior injury | *The employees combined their efforts and took their company to court as a collective claimant in order to receive unpaid salary.*
clean energy (n.) [kliːn ˈɛnɝdʒi] electrical and other forms of power drawn from renewable sources | *Clean energy accounts for a significant share of the energy supply in Norway.*
clientelism (n.) [ˈklaɪːɛntəlɪzᵊm] a political or social structure based on patronage, where a client stays loyal to the patron in exchange for certain goods or benefits | *The political structure of dictatorships is based on corruption and clientelism.*
close (v.) [kloʊz] to stop operating for either a limited or an indefinite period | *The DAX closed at 11.000 points this evening.*
close in on (v./idiom) [kloʊz ˈɪn ɑn] To move nearer to something or someone, esp. a rival or specific goal | *The police are slowly closing in on the terrorist cell.*
cockpit (n.) [ˈkɑːkpɪt] the room or space where a pilot sits while operating an aircraft, boat, train, etc.; a metonym representing the leadership of an organization | *It can be difficult in some companies to identify who really sits in the cockpit.*
collaborative (adj.) [kəˈlæbrədɪv] describes the working together of two or more parties in order to reach a certain objective | *The event was a collaborative*

effort by all employees of the production facility.
collective bargaining (n.) [kəˈlɛktɪv ˈbɑrgənɪŋ] negotiations about pay scales and working conditions by a union or employee representative | *Although not all were satisfied, most employees welcomed the result of the collective bargaining negotiations.*
combat (v.) [ˈkɑmbæt] to fight, to offer resistance | *Thick jungle turned out to be the biggest obstacle for US troops combatting the Vietcong.*
commodity (n.) [kəˈmɑːdɪdi] product, merchandise, goods, esp. raw materials | *Coffee, gold, iron ore, and petroleum prices have seen a marked rise in commodity trading markets recently.*
compensate (v.) [ˈkɑːmpɪnseɪt] to offer payment in return for services rendered or as reparations for damages | *Workers were compensated $10/hr. for their labor on the project.*
complacency (n.) [kəmˈplɛɪsənsi] a feeling of self-satisfaction bordering on overconfidence; smug, uncritical, or lazy acceptance of the status quo | *John neglected to study for the exam, which he assumed would be quite easy, but his complacency cost him in the end.*
compliance (n.) [kəmˈplɑɪəns] the act of obeying and behaving according to a certain set of rules | *The member states of the EU require of each other compliance with its regulations and laws.*
comprehensive (adj.) [kɑmprɪˈhɛnsɪv] complete; including all necessary information on a particular domain | *His comprehensive study of the problem convinced the board members to take action.*
conjure (v.) [ˈkɑndʒɝ] to make something appear, as if by magic; to fabricate; to create an idea within the mind | *The new Apple commercial conjures a hip and cool aesthetic.*
consensus (n.) [kənˈsɛnsɪs] an agreement or overall accepted view | *The consensus among analysts is that the stock market will continue to rise for the foreseeable future.*
consolidation (n.) [kənˈsɑlɪdɛɪʃən] process of solidification and strengthening by combining; the act of bringing parts of a whole together | *Budget consolidation means balancing total income with total spending.*
consultancy (n.) [kənˈsʌltᵊnsi] an institution whose employees are hired to give expert advice on a specific topic | *His IT consultancy is very highly regarded—everyone gives him a call if they need tips on streamlining their tech operations.*
conundrum (n.) [kəˈnʌndrəm] a difficult problem; a mystery | *She likes crime novels best, especially when she can unravel the conundrum before it's revealed in the final chapters.*
convene (v.) [kənˈviːn] to specify a time and place for a meeting or conference; to come together for such an event | *Politicians from different countries have convened a meeting in Berlin to discuss pressing international issues.*
convey (v.) [kənˈvɛɪ] to explain, to express; to transfer information | *I tried to convey in my graduation speech how grateful I was to my family for their support during my education.*
convulsion (n.) [kənˈvʌlʒɪn] an unexpected and uncontrolled, often violent movement; a sudden and altogether unexpected change or shift | *I could never work as a stock broker—the constant convulsions in the market would cause me far too much stress.*
cope with (v.) [koʊp wɪθ] to manage, deal with, or try to improve a difficult situation | *I have a tough schedule, but I've learned to cope with it by getting enough sleep and drinking lots of coffee.*
core (n.) [kɔr] the most basic, fundamental, or important aspect; the central or most essential part of something | *The core business of the*

company is producing, bottling, and selling carbonated drinks.
correlation (n.) [kɔrəˈlɛɪʃən] a coherent relationship or general connection between two or more entities; a demonstrable relationship between two or more distinct facts or events |*There is a correlation between a consumer's willingness to pay for a product and his perception of its value.*
corridor (n.) [ˈkɔrɪdɔr] a shipping lane or trade route along which goods, services, or energy are transported in great volume | *European air corridors were severely blocked by smoke from an Icelandic volcano in 2010.*
count (n.) [kaʊnt] one of a number of separate charges in an indictment | *The serial killer was found guilty on several counts of murder.*
counterfeit (n.) [ˈkaʊnɝfɪt] imitated, pretended, made to pass as a genuine product | *The production of counterfeit money is a very serious crime.*
covert (adj.) [kaʊˈvɝt] not openly identifiable or accessible | *Covert espionage operations are a major responsibility of the CIA.*
crater (v./n.) [ˈkrɛɪdɝ] to fall drastically, esp. used in negative contexts; the concave print left on a surface area from an impact | *The company's stock cratered after the corruption scandal came to light.*
creditor (n.) [ˈkrɛdɪtɝ] opposite of a debtor; a person or organization that lends money and expects the amount to be repaid by an agreed date | *Creditors can be banks, credit card companies, or anyone to whom you owe outstanding payments.*
cripple (v.) [ˈkrɪpᵊl] to disable sthg. or sb.; to make less effective | *The storm crippled the power supply of the whole city.*
crucial (adj.) [ˈkruʃəl] extremely important or critical; necessary to know or do | *It is crucial to know the basics of management in order to come up with a good strategy.*
crude (n./adj.) [kru:d] as an adj., describes the raw phase of resource extraction; as a n., refers almost exclusively to unrefined oil | *Prices of crude oil have increased to record levels due to conflict in OPEC countries.*
cruise (v.) [kru:z] to reach a goal without effort | *Due to their excellent preparation the soccer team cruised to the championship with six goals in a row.*
cull (v.) [kʌl] to reduce or narrow an amount deliberately, esp. to avoid a surplus | *We have culled the number of phone models to improve our economies of scale.*
cumbersome (adj.) [ˈkʌmbɝsəm] unmanageable; uncontrollable; inefficient; very difficult to lift, handle, or manage due more to irregular shape or size rather than weight | *Sometimes the big screens desired by smartphone customers can be quite cumbersome to handle.*

D

dampen (v.) [ˈdæmpᵊn] to weaken; to reduce the dynamic or intensity of sthg. | *Eurobonds could dampen political reforms because of collective guarantees.*
dated (adj.) [ˈdɛɪdɪd] obsolete; old-fashioned; clearly from a previous era | *The company quickly replaces all dated hardware so that the office remains efficient and modern.*
DAX (n.) [dæ:ks] a German stock market where shares of the 40 leading firms in Germany are listed | *The DAX is one of the most important European stock exchange operations.*
deadlock (n.) [ˈdɛdlɑk] a state in a negotiation in which progress is impossible; an unresolvable disagreement; an impasse | *The negotiations came to a deadlock when neither party wanted to commit to further compromises.*
dedicate (v.) [ˈdɛdɪkɛɪt] to devote to a purpose, idea, or pathway | *We award our most dedicated employees, those who*

have been with us for twenty years or more, with a company car and a generous benefits package.

deficit (n.) [ˈdɛfısıt] a lack of sthg., usually with a negative implication | *The huge deficit in the bank's budget prevented them from keeping all their staff.*

degrade (v.) [dıˈgrɛıd] to lower in value| *Confidence in the American political system has been steadily degrading over the last 20 years.*

democratization (n.) [dəmɑkıdıˈzɛıʃən] adaptation to or implementation of democratic principles in government, social life, or other areas | *The US wants to bring democracy to some countries or otherwise speed up the democratization process.*

demonetization (n.) [dıˈmɑnətızɛıʃən] the act of invalidating specific coins or banknotes in a given currency | *The so-called Eurokits were handed out in 2002 to prevent any crises arising from the demonetization of the Deutschmark.*

denomination (n.) [dıˈnɑmənɛıʃən] in currency, the assigned value of a bill or coin; in religion, a distinct branch of a faith | *The euro has eight coin denominations.*

denouement (n.) [dɛınuˈmɑnt] the end of a story or the resolution of a situation in which everything is explained | *The final act in a drama will hopefully end in a satisfying denouement.*

deplete (v.) [dəˈpli:t] to diminish or empty the supply of sthg. due to consumption or usage | *Our oil deposit has been depleted entirely so now we must rely on imports.*

deploy (v.) [dəˈpl ɔı] to distribute or send out power and/or capital in preparation of a task | *New safety regulations require that we deploy screeners at all international airports.*

deposit (n.) [dəˈpɑzıt] a payment made into an account; an amount of natural resources that is found within a political or geographic area | *Some Arabic countries have rich oil deposits that others want to plunder.*

designate (v.) [ˈdɛzıgneıt] to assign; to proclaim as | *This area has been designated a World Heritage Site by UNESCO.*

deteriorate (v.) [dıˈti:riərɛıt] to decay, to progressively worsen; to reduce in quality | *The relationship between the ruling party and main opposition party deteriorated rapidly over the controversial question of universal healthcare.*

devaluation (n.) [dıvæljuˈɛıʃən] a reduction in value of a currency | *After the devaluation of the euro against the dollar, the two currencies are approximately equal in purchasing power.*

dibs, have/call (v./idiom) [hæv dıbz]/ [kɑ:l dıbz] to claim rights to, esp. in a contest to be the first to try or do sthg.; to exercise the right to possess sthg. | *I have dibs on that last slice of pizza, so don't touch it!*

digest (v.) [daıˈdʒɛst] to handle or process something over a certain period of time; the natural processing of ingested food | *It will take some time until the stock market has digested the crises and their full impact.*

dip (n.) [dıp] a drop, a decrease, a fall | *There is often a dip in the stock price after the distribution of the dividend.*

disband (v.) [dısˈbænd] to break apart, to split up from a larger structure | *After such a poor business report the management had no choice but to cut expenses by disbanding their research department.*

discrete (adj.) [dısˈkri:t] separate, independent | *A receipt lists each discrete item purchased as well as a total cost.*

distressing (adj.) [dısˈtrɛsıŋ] upsetting, worrying, concerning, troublesome | *He found the preparations for the final exam to be very distressing.*

ditch (v.) [dıtʃ] to abandon, leave behind, or discard sthg. that is unwanted or useless | *After the meeting finished I ditched my cup of coffee in the kitchen sink because I didn't feel like carrying it to my office.*

dog (v.) [dɑg] to follow persistently | *The economic crisis has dogged Greek society for several years.*
domino effect (n.) [ˈdɑmɪnoʊ əˈfɛkt] a process whereby an initial event leads to a subsequent chain of related developments | *The Fukushima accident started a domino effect in terms of phasing out nuclear energy in countries like Germany.*
door, knock on sb's. (v./idiom) [nɑk ɑn ˈsʌmbədiz dɔr] to approach sb.'s position or status | *Some say he only became successful by knocking on his rivals' doors.*
dotted (adj.) [ˈdɑ:dɪd] describes a geographic or political area with several distinct examples of sthg.| *The desert around the site used to be dotted with large camps of workers who were there to build more mines.*
Dow Jones (n.) [daʊ dʒoʊnz] also Dow Jones Industrial Average, a New York-based stock index that reflects the development of the average performance of the 30 largest US companies listed on the New York Stock Exchange | *The election had a profound effect on the Dow Jones for several weeks afterwards.*
downsize (v./idiom) [ˈdaʊnsaɪz] to make a corporation or department smaller, esp. in the reduction of employees | *Few companies have survived the recent volatility in the economy without downsizing their operations in some way.*
drape (v.) [drɛɪp] to wrap, to hang over, to cloak | *After taking a shower I drape myself in a towel.*
drawn-out (adj.) [drɑnˈaʊt] lasting longer than usual or necessary | *My boss had a drawn-out discussion with the CEO that lasted over a week.*
drought (n.) [draʊt] a long period of dryness that causes widespread damage in farming, landscaping, and other areas| *To avoid recurring periods of drought, the city of Los Angeles constructed an aqueduct leading from the nearby mountains.*
dump (v.) [dʌmp] to unload; to get rid of | *The parent company dumped the subsidiary because its contribution to overall revenue was simply too low.*
duopoly (n.) [duˈɑpəli] an environment in which the production and distribution of a certain product or service on the market is dominated by two suppliers | *Coca-Cola and Pepsi have a veritable duopoly on the world soft-drinks market.*
dwindle (v.) [ˈdwɪndl] to diminish, to decrease, to decline | *Customers will dwindle as dissatisfaction increases.*

E

earned value (EV) (n.) [ɝnd ˈvælju] the amount of money grossed from selling a product or service | *The EV of Apple's iPhones is the biggest compared to other smartphone producers.*
e-commerce (n.) [ˈikɑmɝs] the trade of goods and services on the internet | *E-commerce has made traditional shopping work hard to keep their customer base.*
economy (n.) [ɪˈkɑnəmi] a monetary system which indicates the wealth of a state, industry, or other entity | *The growth in exports caused a boost in Germany's economy.*
electorate (n.) [əˈlɛktərɪt] all of the people who have the right to vote in a certain jurisdiction | *The British electorate went for Brexit by a slim majority.*
embolden (v.) [ɪmˈbɔldᵊn] to encourage; to make sb. brave| *Emboldened by the company's recent success, they will stick to their current corporate strategy.*
embrace (v.) [ɪmˈbrɛɪs] to accept with excitement and enthusiasm | *The company manager has long embraced the new e-mail concept because this makes communication easier.*
en masse (adj.) [ɑn ˈmæ:s] from the French, meaning "in large amounts" or "all together" | *The demonstrators protested en masse to attract the government's attention.*
engrossing (adj.) [ɪnˈgroʊsɪŋ] very interesting, fully occupying the mind or

attention | *I found the presentation very engrossing, from the first minute until the last.*
entice (v.) [ɪnˈtaɪs] to persuade or attract sb. to do sthg., esp. by offering sthg. valuable or pleasurable in return | *They enticed me into investing with false promises that tricked me from the beginning.*
entitle (v.) [ɪnˈtaɪtl] to persuade or attract sb. to do sthg., esp. by offering sthg. valuable in return | *Steep discounts entice customers to spend lots of money during the holidays.*
Environmental Protection Agency (EPA) (n.) [ɪnˈvaɪɝnmɛnᵊl prəˈtɛkʃən ˈɛɪdʒənsi] independent governmental organization of the USA established to protect health and the environment | *The EPA has passed several laws in order to sustain the environment.*
equitable (adj.) [ˈɛkwɪdəbᵊl] fair to all parties; equal | *The discussion resulted in an equitable solution for both parties.*
equity (n.) [ˈɛkwədi] the difference in value between the securities a company owns and its debts | *If the market value of the house is $400,000 and the outstanding loan is $100,000 the home equity is $300,000.*
erode (v.) [ɪˈroʊd] to slowly disintegrate from the surface to the core | *By making one poor deal after another the company slowly eroded their considerable financial reserves.*
escalation (n.) [ɛskəˈlɛɪʃən] an increase in severity and intensity, to the point where the situation no longer seems under control | *An escalation of the conflict between Russia and Ukraine could lead to war.*
ethos (n.) [ˈiːθɔs] the (shared) set of beliefs and morals of a person, group, or institution | *The Apple company ethos includes dedication to innovation.*
exacerbate (v.) [ɛgˈzæsɝbɛɪt] to make sthg. worse or more harmful; to aggravate | *His headache was exacerbated by the loud music next door.*
exchange rate (n.) [ɛxˈtʃɛɪndʒ rɛɪt] the ratio at which one currency may be converted into another | *Years ago, the exchange rate between the dollar and the euro was much less even than it is today.*
exemplary (adj.) [ɛksˈɛmpləri] describes a person or action which sets an example to be followed or emulated | *Experts agree that the Finnish education system is exemplary, based upon the students' performance.*
exodus (n.) [ˈɛksədəs] a biblical reference to the emigration of a huge number of people, often an entire population | *Following considerable financial troubles there's been an exodus of executives from Uber.*
exploit (v.) [ɛksˈplɔɪt] to utilize something for one's own profit or advantage | *You should exploit your competitor's new arrival on the market and advertise your business as the more experienced one.*
extract (n.) [ˈɛkstrækt] a part of sthg. which is removed from a whole, often as a sampling or illustration of that whole | *The extracts of some novels are very thrillingly written so as to entice readers to buy the book.*
extradite (v.) [ˈɛkstrədaɪt] to deport a foreign national, esp. one accused of a crime, to his country of citizenship for trial; alternatively, to deport a citizen to the country where the crime was purported to take place so that he may face that country's justice system | *The murderer was extradited back to his home country and is awaiting trial there.*

F

facilitate (v.) [fəˈsɪlɪtɛɪt] to make sthg. more feasible or easier to achieve; to help bring about, to assist the progress of sthg. | *To facilitate learning, class sizes in schools are generally kept below thirty students.*

fallout (n.) [ˈfɑ:laʊt] the negative consequences of a specific event | *The financial crisis in 2008 produced serious economic fallout.*
farrago (n.) [fəˈrɛɪgoʊ] a disorganized composition; a confused mixture | *There was a farrago of art, furniture, and clothing displayed in the shop.*
favorite (n.) [ˈfɛɪvrɪt] the competitor most favored and likely to win; the expected victor | *Although the media presented Hillary Clinton as the favorite to be the new American president, Trump won the election.*
Federal Reserve Bank (FED) (n.) [ˈfɛdərəl rɪˈsɝv beɪŋk] the central bank of the United States | *The FED is responsible for setting interest rates.*
fickle (adj.) [fɪkᵊl] describes sthg. unstable; quickly alternating | *The market is too unpredictable to make anything but fickle assumptions about its future.*
fiscal (adj.) [ˈfɪskəl] of or related to money, esp. used in discussions of politics or economics; financial, monetary| *Our fiscal year is calculated from 1 September to 31 August.*
fix (v.) [fiks] to determine and/or set an amount or rate | *The company's fixed costs are $4,000 each month.*
fleet (n.) [fli:t] a group of vehicles operating together under the same ownership | *HVV has increased its fleet of buses by 10% over the last three years.*
flesh out (v./idiom) [flɛʃ aʊt] to add details or specifics to an otherwise general plan or idea | *Marketers need to carefully flesh out the details of their strategies before presenting them to clients.*
float (v.) [floʊt] to allow a currency to change freely in accordance with given market conditions | *Unlike in previous years, this year China began to float the RNB.*
flourish (v.) [ˈflʊrɪʃ] to grow in a fast and strong way | *Business flourished in the Roaring Twenties of the last century.*
foil (v.) [fɔɪl] to prevent sb. or sthg. from succeeding | *Our idea of going to the US for the holidays was foiled at the last second by surprisingly high ticket prices.*
footprint (n.) [ˈfʊtprɪnt] the impact or range that operations have on various fields, such as the environment, the economy, or local employment; the amount of land taken up by a building or operation | *Europeans' ecological footprint is much larger than Africans' due to higher consumption of fossil fuels.*
foray (n.) [ˈfɔreɪ] the attempt to succeed in or develop sthg. that is not part of the company's core business | *The company's foray into book publishing was a failure.*
forecast (v./n.) [ˈfɔrkæst] to make a prediction based on available data and/or previous experience; an educated outlook or prediction | *This year's financial forecast is hardly cause for celebration, but at least it looks better than last year's.*
forensic (v.) [fɔˈrɛnzɪk] held to a scientific standard and therefore suited for official purposes | *The court report contains several examples of forensic evidence.*
forfeit (v.) [ˈfɔrfɪt] to give away the right to have something, whether intentionally or unintentionally | *In feudal times, a lord was liable to forfeit his rights if he neglected to protect and defend his tenants.*
fork out (v./idiom) [fɔrk aʊt] informal expression for paying an often large sum of money, often unwillingly | *Other EU states have to fork out a lot of money to pay for Greece's debts.*
fraught (adj.) [frɑ:t] dangerous, risky | *Investments in volatile industries such as fashion can be extremely fraught.*
frenzy (n.) [ˈfrɛnzi] period of uncontrollable and excessive excitement or emotion, esp. in the context of purchasing | *Pre-Christmas shopping is a welcome frenzy for many markets.*
FTSE 100 (n.) [ˈfʊtsi wənˈhʌndrɛd] a stock index that includes the 100 largest quoted

companies in Britain | *The FTSE fell about 6% as a result of the election.*
fuss (n.) [fʌs] an overly emotional, extroverted behavior | *You shouldn't make a fuss if your boss gives you a bit of constructive criticism, but rather say 'thank you' and try to put it to use.*
futures (n.) [ˈfjutʃɝz] commodities which are bought at agreed prices but paid for and delivered later | *Oil futures will continue to be strong so long as the flow is tightly controlled.*
FX (n./adj.) [ɛfˈɛks] abbreviation for "foreign exchange;" describing institutions or systems which deal in the trade of international currencies | *The euro is higher against the dollar on most FX markets than at any time in the past year.*

G

game changer (n./idiom) [ˈgɛım tʃɛındʒɝ] a product or idea on the market which represents a novelty and is viewed as revolutionary, significantly changing market patterns | *The first smartphone was a game changer and soon had other companies following Apple's lead.*
gauze (n.) [gɑ:z] a fabric used to wrap around an injured area of the body, thus protecting it while it heals | *This Halloween I will go as a gauze-wrapped mummy.*
get a raise (v./idiom) [gıt ʌ rɛız] to receive an increase in salary | *Because the employee got a raise, he's now able to afford an expensive watch.*
get on board (v./idiom) [gıt ɑ:n bɔrd] to participate enthusiastically; to agree and approve | *We need the best people to get on board for this project.*
go (n.) [goʊ] an attempt or effort; a trial| *Investing in renewable energy was a tough but necessary go for the company.*
go all-in (v./idiom) [goʊ ɑ:lˈın] to commit to sthg. by putting everything one has (usually money) at risk in the hope of high reward| *I went all-in and invested my last savings in the company's stocks, so hopefully my income will be doubled by the end of the month.*
golden child (n./idiom) [ˈgoʊldən tʃaıld] a person or a company that is loved by everyone and seems never to do anything wrong | *Nike has been the golden child of the sportswear industry for over three decades.*
good (n.) [gʊd] a commodity which is produced or sold | *The goods were shipped across the world to impatient customers.*
gripe (v.) [graıp] to mutter a negative feeling or opinion; to complain | *He griped all year about the fact she had forgotten his birthday.*
grips, get to (v./idiom) [gıt tu grıps] to try to understand or deal with a problem or unpleasant reality | *Our last CEO failed to get to grips with new market patterns, which cost us dearly.*
gross domestic product (GDP) (n.) [groʊs dəˈmɛstık ˈprɑdəkt] or [dʒidiˈpi:] the total value of the goods and services produce in a country during a year, excluding income earned in foreign countries | *Looking at a country's GDP is one of the best ways to measure its financial health.*
ground breaking (n./adj.) [graʊnd ˈbrɛıkıŋ] the official beginning of a construction project, often marked by the ceremonial plunging of a spade or shovel into the ground; seen as being unique or novel and changing the way a product or a business is marketed| *It wouldn't be an overstatement to claim that the iPhone was a groundbreaking piece of technology.*

H

hail (v.) [heı:l] to greet or welcome sb. or sthg. in a glorifying manner | *They hailed him as if his arrival would surely save the company.*
hamper (v.) [ˈhæmpɝ] to restrict by means of an obstacle; to hinder, to impede, to slow progress | *Severe drought was*

hampering farmers' attempts to plant crops.
hamstrung (adj./idiom) [ˈhæmstrəŋ] disabled, made unable to proceed; deterred | *He was hamstrung in the competition by his opponent's use of psychological intimidation.*
Hang Seng (n.) [hɑŋ sɛɪŋ] also "Hang Sang index," the leading stock market index in Hong Kong | *After a drop of 1.37% the Hang Seng finished the day at a disappointing low.*
hard currency (n.) [hɑrd ˈkɝɛnsi] a liquid asset such as cash or electronic currency| *The ransom payment was made in hard currency rather than in gold.*
hardline [ˈhɑrdlɑɪn] (adj.) a highly strict, unyielding policy or attitude | *Many political parties in Europe found that hardline stances against immigration became attractive after the refugee crisis of 2015-2016.*
harness (v.) [ˈhɑrnɪs] to control and use a certain force, such as water, wind, or talent, to one's own advantage | *Companies have learned to harness the potential of social media to attract new customers.*
haven asset (n.) [ˈhɛɪvɪn ˈæsɛt] an investment which is expected to be safe in times of uncertainty | *Many investors were glad for their low-risk haven assets during the latest crisis.*
hawk (n./idiom) [hɔk] a person carrying out aggressive strategies in foreign relations | *The newest occupant of the White House is known to be a hawk when it comes to North Korea.*
head, keep down (v./idiom) [kip wʌnz hɛd daʊn] to avoid trouble by not drawing attention to oneself or by not doing anything out of the ordinary or taking risks | *I kept my head down and tried to stay away from engaging in those bad deals ever again.*
heady (adj.) [ˈhɛdi:] having an intense, powerful, or exhilarating effect; describing a feeling of high energy or excitement | *It's a heady time for investors in the real estate business as prices continue to climb.*
hiccup (n.) [ˈhɪkəp] a temporary problem or difficulty | *Students couldn't log in to the university system because of a technical hiccup which was later fixed.*
high street (n./idiom) [hɑɪ stri:t] also called "main street" in American English, the most important commercial thoroughfare in a town or city; an umbrella term for a commercial as opposed to a financial center | *Stores such as H&M, C&A, and Peek & Cloppenburg are to be found on the high street of nearly every large German city.*
hike (n.) [hɑɪk] a strong increase| *A price hike in gasoline can often be seen at the beginning of school holidays.*
hinge on (v./idiom) [hɪndʒ ɑn] to be dependent on for success | *The success of the project hinges on each team member giving his very best.*
hoard (n./v.) [hɔrd] a large supply of surplus goods that has been kept apart for future use, esp. in emergency situations; to collect sthg. and store it for use in the future | *Some people hoard so many clothes and refuse to throw them away, even though they wear only a few pieces.*
homegrown (adj.) [ˈhoʊmgroʊn] describes sthg. that was made locally, by hand; homemade; domestic | *Many football players enjoy huge numbers of fans, but it's the homegrown players who really excite local spectators.*
hostility (n.) [hɑsˈtɪlɪdi] unfriendliness bordering on aggression; behavior meant to display strong opposition or disagreement; a show of severe disrespect or rejection | *Many accuse Donald Trump of harboring a hostility toward Muslims.*
hub [hʌb] (n.) a center of activity or interest; in transportation, a centrally important port of departure through which most or all travelers must pass en route to their final destination | *Wolfsburg is a hub for the automotive industry in Germany.*

I

illicit (adj.) [ɪˈlɪsɪt] prohibited by law; illegal, unlawful | *The sale of illicit drugs is a serious offense in most countries.*
IMF (n.) [aɪɛmˈɛf] acronym for "International Monetary Fund," an organization of 189 countries which aims to develop and secure global financial cooperation as well as monetary stability, the promotion of international trade, and the sustainability of economic growth in order to reduce poverty globally | *Developing countries depend heavily on loans from the IMF to meet their citizens' basic needs.*
impairment (n.) [ɪmˈpɛ:rmɪnt] an injury, damage, or blockage which prevents further development | *Despite her severe impairments, Helen Keller learned to both read and write.*
imperative (n./adj.) [ɪmˈpɛrətɪv] sthg. that is essential or necessary; mandatory; urgent, of utmost importance | *A knowledge of English is an imperative when applying for a job in an international company.*
imperil (v.) [ɪmˈpɛrəl] to expose to danger | *A minor slowdown in production has imperiled the whole company, since those goods were meant to be on the market in time for the Christmas shopping season.*
implicate (v.) [ˈɪmplɪkɛɪt] to accuse; to display a connection with an event or outcome thereof | *Due to their constant and violent bickering, Mary was implicated in the death of her husband.*
import duty (n.) [ˈɪmpɔrt ˈdjudi] a tax on goods coming into a country | *The import duty is not charged at airport stores, hence the name "duty free."*
incentive (n.) [ɪnˈsɛntɪv] a motivating factor that induces a person to do sthg., either positive or negative | *The generous salary was a major incentive for him to apply for this job.*
inch (v./n.) [ɪntʃ] to move along slowly and carefully; an Imperial unit of length roughly equal to 2.5cm| *Until the release of their best-selling product, Acme just barely inched along from year to year, making only slight progress.*
incumbent (n.) [ɪnˈkʌmbɪnt] a person or business that currently holds a given rank or position | *Donald Trump, the incumbent US president, is facing charges against him which may end his time in office much earlier than expected.*
index (n.) [ˈɪndɛks] a summarized data collection over a certain period that is used as a statistical device and benchmark for comparing to similar data | *The Global Innovation Index ranks the countries of the world according to their ability to nurture and develop new ideas.*
indictment (n.) [ɪnˈdaɪtmɪnt] statement of accusation read publicly | *Her face turned white as the indictment was read out by the judge.*
indigenous (adj.) [ɪnˈdɪdʒənɪs] originally belonging to a given region; native | *The kangaroo, indigenous to Australia, is known around the world.*
indignant (adj.) [ɪnˈdɪgnənt] describes a feeling of anger, esp. due to perceived unfairness or injustice | *The employee became indignant when he was blamed for the mistake of a colleague.*
inflated (adj.) [ɪnˈflɛɪdɪd] describes prices that are excessively and artificially high | *Don't buy any candy from the concession stand at the cinema; their prices are ridiculously inflated!*
inflation (n.) [ɪnˈflɛɪʃən] an increase in prices that lowers the purchasing power of a specific currency | *The company could not afford to invest in another property because inflation made house prices go up.*
initial (adj.) [əˈnɪʃəl] being of, at, or related to the beginning; the first | *Although her initial impression of the man wasn't good, she came to be quite fond of him once she got to know him.*
initiative (n.) [əˈnɪʃədɪv] an idea, plan, or prospective action put in place to make

improvements in a specific area | *Other promising initiatives include mobile ordering, super-premium coffee and expanded food offerings.*
insidious (adj.) [ɪnˈsɪdiəs] secretive and with ill intent; pernicious, treacherous, deceitful | *Julius Caesar was murdered in an insidious plan by his own foster child, Brutus.*
integral (adj.) [ˈɪntəgrəl] crucial, absolutely necessary, essential | *Mayonnaise is an integral component in German cuisine.*
intellectual property (n.) [ɪntəˈlɛktʃuəl ˈprɑpɝdi] legal term describing an original, non-material good that is the result of a creative process | *If it weren't for laws protecting intellectual property, there would be far less research and far fewer technological or artistic advancements.*
intractable (adj.) [ɪnˈtræktəbᵊl] stubborn; difficult to deal with or be managed | *The demands of the intractable lawyer made it difficult to come to an agreement during the negotiations.*
intransigence (n.) [ɪnˈtrænzədʒɪnts] the inability or unwillingness to compromise; stubbornness | *Donald Trump's intransigence is legendary; he's known not to listen to anyone's opinions but his own.*
invest (v.) [ɪnˈvɛst] to put money or effort into sthg. to achieve a good result or profit | *The company plans to invest $5 million in the new marketing campaign.*
invoke (v.) [ɪnˈvoʊk] to call upon, as in an idea or name | *Customers invoke consumer protection laws to protect their rights.*
IPO (n.) [aɪpiˈoʊ] acronym for "international public offering," or the first time that a company's stock is offered on public markets | *If they had just waited a couple months longer before going ahead with the IPO, they could have offered their stocks at a much higher price.*
irrigation (n.) [irəˈgɛɪʃən] method of watering soil via dedicated channels, generally for the purposes of food production | *Advanced irrigation techniques were deployed by the ancient Romans, who used grand aqueducts to carry water from lakes, rivers, and springs into neighboring cities.*
itch (n.) [ˈɪtʃ] an urgent desire | *The itch to see my girlfriend again after such a long time apart is almost more than I can bear.*
iteration (n.) [ɪdɝˈɛɪʃən] one run-through of a process; an instance of a particular phenomenon | *It took several iterations of the IT overhaul, but eventually the computing speed of the company was brought to an acceptable level.*

J

jeopardize (v.) [ˈdʒɛpɝdaɪz] to endanger a mission or activity| *His foolish behavior has jeopardized his company's relationship with their most important client.*
jockey for position (v./idiom) [ˈdʒɑki fɔr pəˈzɪʃən] to move oneself into a desired position; to try to gain an advantage; to compete fiercely for rank, power, or influence | *The candidates jockey for position by making ever wilder promises to the voters.*

K

K (n./idiom) [kɛɪ] one thousand, from Greek "kilo" | *I'd love to own a Tesla but I'm afraid I don't have $125K to spend on a car right now.*
key (adj.) [ki:] critically important; essential | *Education is a key factor in predicting income.*
kid (v./idiom) [ˈkɪ:d] to lie in a playful way; to trivialize | *When it comes to money, you had better stop kidding around and get serious!*

L

lament (v.) [ləˈmɛnt] to express feelings of dissatisfaction, disappointment, or perceived unfair treatment | *She laments*

her living conditions all day long because her husband takes all her money from her.
languish (v.) [ˈlæŋgwɪʃ] to remain stagnant in an unwanted or unpleasant position| *Children around the world languish in orphanages waiting to be adopted.*
laud (v.) [lɑ:d] to speak highly of sthg. or sb. | *The new employee must be very talented, as he is constantly being lauded by the recruiter.*
launch (v./n.) [lɑ:ntʃ] to introduce a product or plan to the market; the introduction thereof | *The company is planning to launch a new project next fall.*
legal tender (n.) [ˈligᵊl ˈtɛndɚ] valid currency; accepted means of payment | *The legal tender of Germany, and many other European countries, is the euro.*
lethal (adj.) [ˈli:θəl] extremely dangerous or harmful; destructive; deadly | *Very strict hygiene regulations have been introduced in the hospital to prevent the spread of lethal bacteria.*
leverage (v./n.) [ˈlɛvrɪdʒ] an existing resource or possession that can be used to one's advantage; to use an advantage in a negotiation to achieve a favorable outcome | *Steve Jobs leveraged his considerable talents to create a company of international renown.*
liberalization (n.) [lɪbrɪlɪˈzɛɪʃɪn] reformation or modification of laws or systems to create a freer state of affairs | *European customers are demanding trade liberalization so they won't need to pay such high tariffs when ordering online from Asia.*
lineup (n.) [ˈlaɪnəp] a series of items or people that are categorized with one another | *Budnikowsky offers a staggering line-up of products such as toothpaste and toilet paper.*
liquidity (n.) [ləˈkwɪdɪdi] a state of being able to, when called upon, pay off any debts; the amount of readily available cash on hand | *When the tax structure fell apart the country's liquidity soon did the same.*
livelihood (n.) [ˈlaɪvlihʊd] the money a person needs to cover his living expenses, i.e. food, habitation, and health care; the basis of one's existence | *Most people have to earn money in order to secure their livelihood.*
longstanding (adj.) [ˈlɑŋstændɪŋ] having lasted or existed for an extended period of time | *A longstanding problem in education is how to personalize teaching for each student, so that none is left either bored or behind.*
Ltd. (adj.) [ˈlɪmɪdɪd] / [ɛltiˈdi:] abbreviation for "limited," a company in which investors' liability is restricted to that which they have invested | *The owners of Hitachi Ltd. Do not have to pay all of the debts if the company goes bankrupt.*
lucrative (adj.) [ˈlukrətɪv] profitable, cost-effective, generating large gains | *Why is her business so lucrative? Simple! Her products are wildly popular.*

M

make of (v.) [ˈmɛɪk ʌv] to have an impression or opinion about sthg. or sb. | *They don't know what to make of the new guy in the class—he seems a bit odd.*
manipulate (v.) [məˈnɪpjulɛɪt] to take control of or otherwise influence an outcome in one's favor, often by using unfair means | *Many stories include villains who use the hero's love of family members or romantic partners to manipulate him.*
manned (adj.) [mæ:nd] describes a vehicle or institution that runs by itself and does not need any direct control | *The first manned space flight was executed by the Soviets in the 1960s.*
margin (n.) [ˈmardʒɪn] profit; range between a smaller and a larger amount | *The Hamburg regatta team won the race by a slim margin.*
massive (adj.) [ˈmæsɪv] of enormous size, scale, or degree | *Grocery logistics uses massive trucks to deliver goods to shops.*

mature (adj.) [məˈtʃju:r] being in an advanced stage of development either mentally or physically | *Mature technologies typically do not exhibit many malfunctions, if any at all.*
mb/d (n.) [ɛmbiˈdi] abbreviation for "million barrels per day," commonly used to measure the rate of production or consumption of oil | *The new oil pipeline is built to transport 1.3 mb/d.*
measure (n.) [ˈmɛʃɝ]] an intervention made with the intent of influencing a given situation | *Anti-inflation measures have been adopted by the central bank.*
median (n./adj.) [ˈmi:diən] a statistical parameter of a data sample which is robust against extreme values and outliers; in a sample, the number that equally separates the higher half from the lower half | *Let {51, 60, 64, 67, 95, 99, 107, 108, 1,000,000} be a data sample: the median is 95, whereas the arithmetic mean is 111.183.*
MEP (n.) [ɛmiˈpi:] acronym for "member of the European Parliament;" not to be confused with MP, which is a political position on the national level | *Martin Schulz was a German MEP from 19 July 1994 until 10 February 2017.*
Mexican standoff (n./idiom) [ˈmɛksəkɪn ˈstændɑf] a situation in which both sides oppose and threaten each other, but are unable to reach an agreement which one party finds completely acceptable | *The situation in North Korea has become a Mexican standoff in which both sides are just showcasing their weaponry to each other, but do not want to have official negotiations that could prevent catastrophe for all involved.*
midst (n.) [mɪtst] the center, the middle; halfway between the beginning and the end | *Germany is in the midst of Europe, surrounded by nine countries.*
mindset (n.) [ˈmaɪnsɛt] a mental attitude that is determined by certain values and ways of thinking; mentality | *The company has to change its conservative mindset and introduce more diversity into the workforce.*
mint (v.) [mɪnt] to produce sthg. in large quantities, esp. coins or other metals used as legal tender; to create something new, pure, and of high quality | *By hiring newly-minted college graduates, who command much lower salaries than their older colleagues, companies are able to save money.*
mitigate (v.) [ˈmɪdɪgɛɪt] to lessen negative effects; to reduce | *To mitigate the students' stress at the size of the task, the teacher divided the class into groups and assigned each student only a part of the total work.*
modest (adj.) [ˈmɑ:dɪst] describes a relatively small or limited level or amount; humble, moderate, simple, quiet | *He lived a simple a modest life out in the countryside.*
mogul (n.) [ˈmoʊgəl] an extremely rich and powerful person, esp. due to gains made in business | *Investment mogul Warren Buffett is a billionaire.*
mount (v.) [maʊnt] to attach, equip, or install; to grow, increase | *Rumors about new costs mounted and the share price quickly fell.*
multinational (n./adj.) [məltiˈnæ:ʃənəl] an international or transcontinental company; describes such a company | *Our small company is able to compete with the major multinationals only on the local level.*

N

narrow (adj.) [ˈnɛroʊ] limited, not wide | *A narrow presentation of our products won't be effective—we need to show them our whole range!*
Nasdaq (n.) [ˈnæzdæk] originally an acronym for "National Association of Securities Dealers Automated Quotations," now the world's second-largest stock exchange and based in New York, focusing mainly on tech stocks | *A*

lot of the major Silicon Valley technology companies are traded on the Nasdaq.
Nikkei (n.) [ˈnikɛɪ] price-weighted stock index of the largest Japanese companies | *The Nikkei closed high today due to a weak yen.*
nix (v.) [nɪks] to reject, prevent, or cancel | *Our boss isn't against nixing the entire project if it's not prepared and executed well.*
non-recurring (adj.) [nɑn rɪˈkɝɪŋ] something that will not or is highly unlikely to happen again | *Most bosses will agree that mistakes are usually acceptable so long as they're non-recurring.*
novel (adj.) [ˈnɑvəl] describes sthg. new that is also often innovative or fashionably attractive to a certain target group | *Google Glass was a novel product that didn't quite get off the ground.*
nudge (v.) [nʌdʒ] to increase slowly | *Interest rates have nudged up from 0.5% to 0.75% in the last quarter.*

O

obey (v.) [oʊˈbeɪ] to act according to a rule or regulation | *The role of the police is to make sure the law is obeyed.*
offset (v.) [ɑfˈsɛt] to countervail the loss or deficiency of sthg. | *Michael Jordan's strength as a player was used to offset the weaknesses of his teammates.*
OPEC (n.) [ˈoʊpɛk] acronym for "Organization of Petroleum Exporting Countries," an intergovernmental organization of thirteen countries that together account for a majority of the world's oil reserves and oil production | *The OPEC countries can exercise far more global power than other countries of similar size or with a similar GDP.*
opt in (v.) [ɑpt ˈɪn] to decide to join a scheme, operation, investment, etc. | *I refuse to opt in to any modern or novel plan without first seeing exhaustive research.*
optimum (adj.) [ˈɑptəməm] most desirable, ideal, or efficient | *The optimum price is one that satisfies both customers' desire for value and producers' desire for profit.*
oust (v.) [aʊst] to remove from power | *Wilhelm II was ousted as German emperor following his country's loss in the First World War.*
outflow (n.) [ˈaʊtfloʊ] movement of sthg., such as money or people, out of one location and into another | *Retailer A is dealing with a big outflow of customers while Retailer B is getting ready to open a new store across the street.*
outlook (n.) [ˈoʊtlʊk] expectations for the future; one's predisposition, esp. optimistic or pessimistic | *Their outlook was bleak due to having lost all their money.*
outsourcing (n.) [ˈaʊtsɔrsɪŋ] an organizational form in which a company transmits one or more duties, and the jobs who are responsible for them, to another firm | *Many telecommunication jobs have experienced heavy outsourcing to countries like India.*
overhaul (n.) [ˈoʊvɝhɑl] or (v.) [oʊvɝˈhɑl] the total remake, repair, or restructuring of sthg.; to totally remake, repair, or restructure | *The company website isn't at all up to date and requires a complete overhaul.*
overseas (adj.) [oʊvɝˈsi:z] abroad, international, beyond the ocean | *Our first overseas branch opened in Spain last year.*
oversee (v.) [oʊvɝˈsi:] to assume control over a process, individual, or group, making sure that it/they progress satisfactorily | *The company hired a consultancy to ensure that their workers were meeting high efficiency standards.*
overt (adj.) [oʊˈvɝt] open, identifiable, clear | *His overt frustration with his boss kept him from progressing more rapidly in the company.*

P

pace (n.) [pɛɪs] the speed at which sthg. happens or develops; tempo, rate | *During the Industrial Revolution there was a rapid increase in the pace of production.*
paramount (adj.) [ˈpɛrəmaʊnt] describes sthg. crucial or with comparatively superior importance; with highest priority | *The paramount goal of a salesman is short-term oriented whereas consumer behavior researchers focus on the long-term success of a product or company.*
partial (adj.) [ˈpɑrʃl] describing a segment of a whole; incomplete | *A partial ban on smoking will go into effect next month.*
pass off as (v./idiom) [pæs ˈɑf æz] to deliberately misrepresent sthg. or try to make sb. believe that sthg. is other than what it actually is | *My friend was trying to pass off his cheap gold watch as a genuine Rolex.*
pasture, put out to (v./idiom) [pʌt aʊt tu: pæstʃɝ] to force sb. to retire due to age or obsoleteness; in horse racing, to remove the animal from competition and allow it to live the rest of its days quietly | *Before I'm put out to pasture I hope to achieve my goal of reaching an upper-management position.*
pave the way (v./idiom) [pɛɪv ðʌ ˈwɛɪ] to make sthg. possible, to enable; to set a trend or example for future generations | *A good education paves the way to a well-paid profession.*
peddle (v.) [ˈpɛdl] to sell sthg. by directly approaching the buyer, often in a public space | *He peddled his groceries from the back of his food truck.*
peg (v.) [pɛg] to pin, to make fast | *In the year 1962, the Egyptian pound (EGP) was pegged to the US dollar at a rate of 1 EGP = 2.30 USD.*
perception (v.) [pɛrˈsɛpʃən] a point of view based upon how things seem to the beholder; sensation, cognition | *The official inflation rate is often lower than many people's perception.*
perk (n.) [pɝk] a special privilege, advantage, or benefit | *Being privately insured in Germany comes with a number of well-known perks, such as a separate waiting room with free coffee.*
pervasive (adj.) [pɝˈvɛɪsɪv] present in every space or instance of a particular phenomenon; far-reaching; profound | *The recent digitalization of much of the world is one of the most pervasive changes of the last hundred years.*
pester (v.) [ˈpɛstɝ] to annoy sb. by doing or asking the same thing again and again | *The shopkeep pestered me to buy his products, and wouldn't take "no" for an answer.*
piggyback off of (v./idiom) [ˈpɪgibæk ˈɑf ʌv] to take a previous idea and build upon it | *A lot of companies are piggybacking off of one another these days to keep up with the latest trends.*
pipeline (n.) [ˈpaɪplaɪn] channel that provides a steady supply of a given resource; access and availability to sthg. | *Prestigious universities such as Harvard and Yale act as a job placement pipeline for new graduates in virtually every field.*
plague (v.) [plɛɪg] to cause trouble and worry; to have a very negative and continuous impact on sthg. | *Celebrities are often plagued by false statements and scandals.*
plain sailing (adj./idiom) [plɛɪn ˈsɛɪlɪŋ] describes a situation that is easy to cope with or simple to master; with few obstacles | *Getting your master's degree isn't going to be plain sailing; you're going to have to work very hard over the next few years.*
play ball (v.) [plɛɪ bɑ:l] to cooperate with, esp. after being induced or encouraged to do so | *If we don't lower our prices the other company will refuse to play ball with us at the negotiating table.*
play down (v.) [plɛɪ daʊn] to attempt to disguise a fault or problem by neglecting to discuss it or explaining it away | *Donald*

Trump's staff has spent a lot of time trying to play down his fiery rhetoric.
pledge (v./n.) [plɛdʒ] to promise sthg. formally | *Trump has pledged to build a wall on the border with Mexico.*
plot, lose the (v./idiom) [luz ðʌ plɑt] to become unable to comprehend a situation, to become confused; to become mentally disordered or crazy | *The techno-babble during the presentation made him quickly lose the plot.*
plunge (v.) [plʌndʒ] to fall or decrease suddenly | *The food company's market share plunged dramatically after the health scare.*
point of sale (n.) [pɔɪnt ʌv seɪl] a location where a certain product or service is purchased | *Manhattan is a profitable point of sale for upper-class brands.*
poise (n.) [pɔɪz] preparation; balance and calm state, esp. in the face of adversity; readiness to perform an action | *The company has invested heavily in IT systems and is poised for the next phase of economic digitization.*
poll (n./v.) [pɔ:l] an inquiry of the public, esp. to determine the popularity of a candidate or legislative program; an election; to engage in the above activities | *The poll for the German Bundestag is the primary election in Germany.*
pollutant (n.) [pəˈlutənt] a (chemical) substance that affects the environment in a negative way| *An aircraft produces a lot of pollutants in the air.*
populism (n.) [ˈpɑpjulɪzm] a political orientation with the aim to pay attention to people who feel that no political party respects their concerns; a policy of trying to manipulate a large mass of people by exaggerating their concerns and mobilizing them against a party or perceived enemies | *Anti-Semitism and race discrimination are often elements of right-wing populism.*
portfolio (n.) [pɔrtˈfoʊlioʊ] a collection of investments, securities, or other financial holdings | *A diversified portfolio is a necessity for a secure investment package.*
poster child (n./idiom) [ˈpoʊstɝ tʃaɪld] the public face of a system or movement, its best or most illustrative example | *Game of Thrones is seen as the poster child for the new era of highly addictive television programming.*
postpone (v.) [poʊsˈpoʊn] to put sthg. off to a later date; to reschedule later | *Please don't postpone the meeting again; you'll already made us reschedule several times.*
posture (n.) [ˈpɑstʃɝ] mindset, stance, attitude | *Many companies are finding they have to make public changes to their hiring and anti-discrimination postures in order to remain popular with consumers.*
powerhouse (n.) [ˈpaʊɝhaʊs] a person, organization, or country having high influence, strength, power, or energy | *Apple is the powerhouse of the smartphone industry.*
praises, sing sb.'s/sthg.'s (v./idiom) [sɪŋ ˈprɛɪzɪz] to celebrate, applaud, or glorify sthg. or sb. | *The review on Amazon was really singing the product's praises, so it must be good.*
precaution [prəˈkɔʃən] (n.) an action undertaken to prevent or avoid a negative future outcome | *As a precaution against acne, I wash my face with soap and water twice a day.*
precinct (n.) [ˈprisɪŋt] a clearly shaped geographical area which is small enough to allow economic as well as social relationships to flourish; an administrative district | *In this precinct all shop owners know one another and they even practice some level of neighborhood assistance.*
prerogative (n.) [pɝˈɑgədɪv] a special right | *It is the US president's prerogative to issue full pardons to convicted criminals.*
procure (v.) [prəˈkju:r] to obtain, to get possession | *The new human resources director's job is to procure new employees.*
prod (v.) [prɑ:d] to persuade, incite, or encourage sb. to take action, esp. when unwilling or reluctant | *My mom had to*

prod me all the time when it came to doing my homework.
produce (n.) [ˈproʊdus] foods, especially fruits and vegetables, that have been grown or farmed | *Chiquita is one of the biggest names in produce.*
productivity (n.) [proʊdəkˈtɪvɪdi] the amount of work a person, group, machine, or animal can achieve in a given period of time; a measurement of efficiency or output | *The productivity of a company depends, inter alia, on the performance of the employees.*
prop up (v.) [prɑp ˈʌp] to give assistance, to support | *Private donations help prop up charitable organizations.*
proponent (n.) [prəˈpoʊnɪnt] sb. who is in favor of a cause or idea, a supporter | *Proponents of Brexit hope that other European nations will follow Britain's lead.*
proportionally (adv.) [prəˈpɔrʃənəli] at the same rate; of the same ratio; to the same extent as a reference value | *The manager is positing a proportional relationship between cost and price and therefore is suggesting selling the new product for twice as much as it will cost to make.*
prospect (n.) [ˈprɑspɛkt] the chance of sthg. | *I have a good prospect of getting the job.*
protectionism (n.) [prəˈtɛkʃənɪzᵊm] the collective actions of a government designed to restrict the influx of foreign products in order to protect the domestic economy | *The protectionism practiced in Germany included high tariffs on bananas from Ecuador.*
pullback (n.) [ˈpʊlbæk] a period of time when prices or sales decrease | *There was a significant pullback in the stock market during the financial crisis.*
pummel (v.) [ˈpʌməl] to significantly weaken sb. or sthg.; to attack; to strike hard | *The financial crisis pummeled the economy.*
punitive (adj.) [ˈpjunɪtɪv] penalizing, punishing | *Punitive sanctions were put into place against Russia after the annexation of Crimea.*
purloin (v.) [pɝˈlɔɪn] to extract money or property unlawfully; to steal | *The cashier purloined money from the cashbox for weeks.*

R

rack up (v./idiom) [ræ:k ˈʌp] to amass, to accumulate, to build up or collect | *In the past ten years this company has racked up a big amount of debt.*
rally (n./v.) [ˈræli] an abrupt increase in stock price; to increase abruptly in price | *The stock market closed at a disappointing low after this morning's exciting rally.*
reach out to (v./idiom) [ri:tʃ aʊt tu] to contact sb., esp. to offer or ask for assistance | *The company should reach out to their dissatisfied customers in order to improve lagging sales.*
rebate (n.) [ˈribeɪt] a partial or full refund | *The government sent him a rebate check of $17,000.*
reboot (v.) [riˈbu:t] to start over, to begin again from the starting point; to make a new version; to restart, esp. a computer or other device | *After a major update Windows has to be rebooted.*
recession (n.) [rəˈsɛʃən] a period of temporary economic decline characterized by a falling GDP and reduced industrial activity | *The recession is causing a significant rise in the unemployment rate.*
reckless (adj.) [ˈrɛkləs] describes an action or person characterized by lack of proper caution or awareness of consequences | *The reckless investment of the company manager ruined the firm's financial year.*
red tape (n./idiom) [rɛd tɛɪp] used as a synonym of bureaucracy, esp. highlighting official process that are deemed particularly inefficient | *Refugees' residence in Germany is often hampered by excessive red tape.*
redundancy (n.) [rəˈdʌndɪnsi] esp. used in Br.E. (Am.E,. equivalent: firing), the act of

losing one's job | *Her redundancy came as no great shock after her poor performance with the company's main account.*
referendum (n.) [rɛfɚˈɛndəm] a public vote which informs politicians of the public's will; a democratic vote in which all eligible voters of a certain jurisdiction (as opposed to only elected officials) may have their say on a critical matter | *The result of the Brexit referendum was that the population of Great Britain wanted their country to leave the European Union.*
refurbish (v.) [riˈfɝbɪʃ] to renovate completely | *Our offices were refurbished after we came back from holiday to find mold growing everywhere.*
regression (n.) [rəˈgrɛʃɪn] a setback; a situation in which things become progressively worse | *The regression of his Spanish skills snowballed after years of living outside the Spanish-speaking world.*
reimburse (v.) [rijɪmˈbɝs] to repay, esp. of a payment made in advance | *With some insurance plans, the insured makes the initial payment and is then reimbursed by the insurance company after submitting a bill.*
rein in (v./idiom) [rɛɪn ɪn] to limit, restrict, or control, esp. sthg. or sb. which is perceived to have gotten out of control | *Sarah Palin's constant remark was that government spending should be reined in.*
rely (v.) [rəˈlaɪ] to count on others, to trust | *Small companies rely on government policies to help grow their business.*
remittance (n.) [rəˈmɪtɪnts] an amount of money that is sent as payment abroad, often to family or other dependents | *The bank sent the remittance to my family's account in Russia yesterday, so they should have the money no later than the end of this week.*
render (v.) [ˈrɛndɚ] to cause sthg. or sb. to enter a particular state; to make sthg. be or appear in a certain way | *High risks and low profits render the investment unattractive.*
repeal (v.) [rəˈpi:l] to cancel or annul sthg., esp. used in a legal context | *The new president has repealed some of the regulations made by his predecessor.*
repercussion (n.) [ripɚˈkʌʃɪn] the negative effect of an event or action| *A decrease in tourism would have severe repercussions for the local economy.*
reserve (n.) [rəˈzɝv] money or other assets held by a bank or government institution | *Oil reserves in Syria have disappeared since the civil war in that country began.*
resign (v.) [rɪˈzaɪn] to voluntarily quit or withdraw from a job or position | *Despite the severity of his mistake, the board of directors is allowing the CEO to resign rather than be fired outright.*
restrain (v.) [rəˈstreɪn] to keep sthg. or sb. under control or within limits | *A weak labor market restrains economic growth due to less money being spent on goods and services.*
retailer (n.) [ˈri:tɛɪlɚ] person or shop that sells goods to the final consumer | *IKEA is a major furniture retailer who make their products available by pick-up or delivery.*
retention (n.) [rəˈtɛnʃən] the act of keeping sthg. in one's possession; inability or unwillingness to relinquish; continuous maintenance or existence | *The retention of the old e-mail technology slowed communication between employees.*
revive (v.) [rəˈvaɪv] to give new energy or strength; to bring back to life | *Financial support from Europe is helping Greece to revive slowly from its economic downturn.*
rife (adj.) [raɪf] commonplace, rampant, often seen, esp. referring to sthg. negative | *Due to bad sanitary conditions, the refugee camps are usually rife with sickness.*
ring (v.) [rɪŋ] to call sb., to communicate via telephone | *You should stop ringing me so much; it's annoying.*
rolling blackout (n.) [ˈroʊlɪŋ ˈblækaʊt] a shutdown of electrical power, typically occurring with advanced warning and sometimes deliberately produced as a cost

or energy-saving measure | *Energy providers induced a rolling blackout in several sparsely populated areas to prevent a complete system failure.*
room and board (n.) [ru:m ænd bɔrd] accommodation and meals, usually provided by an establishment such as a hotel or bed and breakfast | *My employer takes care of the costs for room and board while I'm on business trips.*
rosy (adj.) [ˈroʊzi] describes an optimistic and cheerful view of a situation | *The company has a rosy outlook because of expected high earnings.*
roughly (adv.) [ˈrəfli:] approximately, almost, nearly | *Ten divided by three leaves a remainder of roughly 3.3.*
rule (v.) [ru:l] to lead, to govern; to enjoy a position of prominence | *Edeka has ruled the German grocery industry for several decades.*
rural (adj.) [ˈrɝəl] of the countryside; removed from urban influences | *They grew up on a farm in a rural area and therefore have never seen a skyscraper before.*

S

S&P 500 (n.) [ˈɛsᵊnpi faɪvˈhʌndrɛd] a stock index that includes the 500 largest quoted companies in the United States | *The S&P 500 is closely monitored as a symbol of the health of the economy as a whole.*
sanction (n.) [ˈsɛɪŋkʃən] punishment or penalty, esp. imposed upon one country by another | *The EU has continued to implement and enforce sanctions against Russia since that country's annexation of Crimea.*
scale down (v./idiom) [skɛɪ:l ˈdaʊn] to minimize or reduce in size | *The company found it could make more profit by scaling down its expenses.*
scam (v.) [skæ:m] to gain money illegally by cheating or fraud | *The poor old man was scammed by the car salesman; the old piece of junk broke down a week later.*
scheme (n.) [ski:m] an organized plan for doing sthg. | *We should all follow the scheme and then everything will proceed as planned.*
scion (n.) [ˈsaɪɑn] descendant, esp. the chief heir | *A scion of the family that owns Samsung was convicted of wrongdoing and sent to prison for five years.*
scrap (v.) [skræp] to abandon, esp. a project or idea which is deemed untenable | *My project was scrapped due to financial troubles at the company.*
screen (v.) [skri:n] to examine the properties and conditions of sthg., often to assuage doubt | *The company records were screened for any indication of tax fraud.*
scrutiny (n.) [ˈskru:tᵊni] a control; a thorough examination, often conducted under conditions of extreme doubt | *After people give their tax returns to the proper authorities, each undergoes a careful scrutiny to find any mistakes or outright falsehoods.*
serene (adj.) [səˈri:n] describes a calm state; untroubled, peaceful | *In the case of a terrorist attack the head of state has to remain relatively serene, setting an example for a public that is otherwise prone to panic.*
set off on (v./idiom) [sɛt ɑ:f ɑ:n] to begin along a new path | *If I don't get the raise I'm after I'll quit the company and set off on my own.*
setback (n.) [ˈsɛtbæk] an undesirable event which causes reversion, regression, or failure | *The failure of our latest film was a setback, but our studio's not dead yet; we've got several movies ready to come out and I think they'll be big hits.*
settlement (n.) [ˈsɛdᵊlmɪnt] an agreement or resolution; to outcome of a decision-making process | *Samsung and Apple have finally reached a settlement in the patent-infringement lawsuit.*
sever (v.) [ˈsɛvɝ] to cut; to remove; to discard | *Bill Gates didn't sever ties to*

Microsoft completely when he stepped down as CEO.
shakeup (n.) [ˈʃɛɪkəp] a fundamental change in the organization of a company or a department | *The shakeup of the firm increased consumer confidence and, by extension, the stock price.*
shortage (n.) [ˈʃɔrdɪdʒ] a situation in which there is a lack or limited availability of a necessary item | *There is no shortage of beer in Germany; in fact, you can find it anywhere and always at a fair price!*
simulation (n.) [sɪmjuˈlɛɪʃən] a representation or rehearsal of sthg. on a smaller scale than in reality; a model | *The model United Nations is a simulation of its real-life counterpart.*
Sino- (adj.) [ˈsaɪnoʊ] Chinese, of China; always used in combination with another national adjective, i.e. Sino-American | *Sino-British relations have improved since Hong Kong was handed back to the Chinese in 1997.*
sit well with (v./idiom) [sɪt wɛl wɪθ] to approve of; to feel comfortable with| *Although the new product ideas didn't sit well with the marketing manager, she kept her opinions to herself, not wanting to be seen as overly negative.*
skirt the rules (v./idiom) [skɝt ðʌ rulz] to evade rules without technically breaking them | *The defendant was cleared of all charges due to the fact that the evidence was obtained by police having skirted the rules.*
slay (n.) [sleɪ] to hunt or kill; to sell a business or product which unseats the previous market leader | *Many companies have claimed to have invented the product that will slay the iPhone, but none of these has materialzed.*
sluggish (adj.) [ˈslʌgɪʃ] slow-paced and lacking energy | *Economic growth has been sluggish, though steady, since 2012.*
snatch (v.) [snætʃ] to take away from sb. in a sudden and forceful way | *He snatched my cell phone from my hand and looked through my photos before I could stop him.*
soar (v.) [sɔr] to increase greatly in amount or value within a short period of time | *Oil prices soared after Saddam Hussein torched the oil fields when retreating from Kuwait.*
soft (adj.) [sɑft] feeble, puny, low, small | *The shareholders aren't satisfied with the soft growth in profits.*
solid (adj.) [ˈsɑlɪd] describes a situation of strength and confidence; stable, sound | *The economy is now solid enough to bear the weight of higher interest rates.*
sound (adj.) [saʊnd] wise, well-considered, reliable, esp. describing a decision or business practice | *Acme's sound, conservative decisions in the crisis enabled them to survive while more adventurous competitors crumbled.*
source (v.) [sɔrs] to obtain sthg., esp. resources, materials, or products, from a certain place, supplier, or manufacturer | *The company sources all its materials from local suppliers.*
sovereign bond (n.) [ˈsɑvrɪn bɑnd] a certificate of debt issued by a national government | *American sovereign bonds have suffered since S&P downgraded their rating.*
span (v.) [spæ:n] to extend across a geographic area or a period of time | *Siemens's operations span several continents.*
Special Relationship, the (n.) [ˈspɛʃəl rəˈlɛɪʃənʃɪp] the particular political, social, cultural, military, and historical ties that exist between the US and the UK | *Both the president and the prime minister affirmed the importance of the Special Relationship during a joint press conference in Washington today.*
spin out (v./idiom) [spɪn aʊt] to expand (upon) | *IKEA began very small but soon spun out to include furniture, lighting, and all sorts of other home décor products.*
spiral (v.) [ˈspaɪrəl] to gradually or exponentially decrease or worsen in an

uncontrollable fashion | *Many users find that what begins as casual drug use quickly spirals out of control.*
sprint (v.) [sprɪnt] to hurry, to hasten | *The government is sprinting to prepare the new bills before the end of the term.*
staggering (adj.) [ˈstægərɪŋ] huge, impressive, overwhelming | *The damage caused by the storm has led to staggering repair costs for the government.*
stall (n.) [stɑ:l] a small local shop; a kiosk | *You can always buy apples from the stall down the road.*
stand pat (v./idiom) [stæ:nd pæ:t] to be resolute; to be unwilling to change one's mind or amend one's words| *The accused stands pat in his claim that he is entirely innocent of the charges.*
status quo (n.) [ˈstædɪs kwoʊ] the current circumstance or state, usually accepted or taken for granted by a majority of those concerned | *The government was popular enough to call a snap election and still maintain the status quo of seats in Parliament.*
staunch (adj.) [stɑ:ntʃ] loyal in supporting sb. or sthg.; committed in attitude; steady | *Staunch Catholics go to mass and confession regularly.*
sterling (n.) [ˈstɚlɪŋ] official currency of the United Kingdom (also known as pound sterling or pound) | *UK's leaving the European market will make the pound vulnerable.*
stifle (v.) [ˈstaɪfᵊl] to hold back, repress, or constrain; to suffocate | *High taxes on exports are stifling domestic companies' business activities.*
stint (v.) [stɪnt] a period of time during which one performs a service or belongs to an organization, esp. military or other public service | *During his two-year stint volunteering in South America he was able to perfect his Spanish.*
stipulate [ˈstɪpjulɛɪt] (v.) to specify conditions or state how things must be done, esp. in law and contract negotiation | *We didn't sign the contract because the stipulated term was longer than we had agreed.*
streak (n.) [stri:k] an uninterrupted period; an unbroken sequence | *After a long streak of wins, the party was able to cross the 5% threshold and gain a seat in the chamber.*
strength to strength, from (adv./idiom) [frʌm ˈstrɛŋθ tə strɛŋθ] to improve or become more successful over time | *Thanks to huge investments, the company's research team continued to go from strength to strength.*
strike (v.) [straɪk] to hit, to destroy, to attack | *Houses have to be rebuilt due to a tornado which struck the region a week ago, leaving chaos in its wake.*
strike a chord (v./idiom) [straɪk ʌ kɔrd] to induce a strong sense of approval or agreement; to express what a sb. feels but could not adequately express or had not considered | *The phrase "We are the people!" was shouted on the streets of East Germany at the end of the 1980s, striking a chord with the unsatisfied citizens.*
stymie (v.) [ˈstaɪmi] to hinder, impede, cause to slow down; to prevent from sthg. from happening or sb. from reaching a goal | *In our research we were stymied by the lack of relevant documents.*
subprime mortgage (n.) [ˈsʌbpraɪm ˈmɔrgɪdʒ] a home loan with a high risk and high interest rate, esp. given before the 2008 financial crisis to buyers who were unable to secure more traditional loans | *In the heyday of the subprime mortgage boom, it was possible to get a home loan without showing assets or income of any kind.*
subsequent (adj.) [ˈsʌbsəkwɪnt] happening afterwards, or as a result of; describes a following event or action | *They purchased a lot and subsequently hired an architect to design the building.*
subsidy (n.) [ˈsʌbsɪdi] government-sponsored financial support for a company or industry seen as especially critical or

worth protecting, intended to keep prices low for consumers | *High subsidies for agriculture in France have been a sticking point in negotiations with other EU nations.*
substantial (adj.) [səbˈstænʃəl] major, large, huge, remarkable | *Investing in new research can lead to substantial costs, and therefore must be carefully considered.*
sue (v.) [su:] to seek legal action against another party | *Suing is a common tactic of Donald Trump's; he doesn't expect he'll win, but he expects the costs of defending themselves will overwhelm his opponents.*
supply chain (n.) [səˈplaɪ tʃɛɪn] a network between the company and its supplier in order to produce and distribute a product; the process of the product making its way from production to distribution | *Logistics is a crucial part of supply chain management.*
surge (n.) [sɝdʒ] a sudden increase of value, price, interest rate, electrical power, strength, or intensity of feeling | *The sudden 5% surge in the DAX has left investors feeling bullish.*
surplus (n.) [ˈsɝpləs] an amount or quantity that exceeds requirements; extra | *The German economy has been generating surpluses as a result of low energy costs.*
sustainable (adj.) [səsˈtɛɪnəbᵊl] describes a method of resource gathering or production which maintains a balance between economic, ecologic, and social concerns, and which has the potential to continue for an indefinite period without upsetting this balance | *Burning down trees en masse is not the most sustainable method of obtaining building material.*
suture (n.) [ˈsutʃɝ] a thin thread used to sew together open wounds | *The doctor closed the patient's deep cuts with a suture.*
sway (v.) [swɛɪ:] to cause a transformation or shift, esp. of opinion | *His opinion was completely swayed by the persuasive article he read in the magazine.*
Sword of Damocles (n./idiom) [sɔrd ʌv ˈdæməkli:z] symbol in Greek mythology, representing a situation of certain danger whose exact time of occurrence is unknown, creating a constant feeling of stress | *The fear of unemployment hangs over their heads like the Sword of Damocles.*

T

tackle (v.) [tækᵊl] to attempt to deal with a particularly difficult or stubborn problem | *This issue is being tackled by our best managers and brightest minds.*
take hold (v./idiom) [teɪk hoʊld] to assume control, to take charge| *A major crisis took hold of the US financial system after Lehman Bros. crashed in the summer of 2007.*
tap into (v./idiom) [tæp ˈɪntu:] to use sthg. that was there already but has not been used before to gain advantage; to use sthg. for your own profit | *When learning something new you should first tap into your existing experience to see if there are any connections you can make to the previously existing information.*
tar (v.) [tɑ:r] to sour public opinion and reputation | *After the scandal tarred his reputation he was labeled persona non grata by his colleagues.*
tariff (n.) [ˈtɛrɪf] a tax on imports and exports usually charged by the government | *The USA charges a very high tariff on imported cars.*
tempt (v.) [tɛmpt] to entice to buy; to give an strong desire to have | *The temptation to buy the newest model of the iPhone is very strong among many people.*
tentacle (n.) [ˈtɛnəkl] a long and flexible part of the body of many sea animals, used for movement as well as tactile and tensile skills | *Many wealthy people feel as though they're caught in the tentacles of government tax agencies.*
tenure (n.) [ˈtɛnjɝ] the period of time in which a person holds an office | *The*

tenure of the longest-serving German chancellor, Helmut Kohl, was sixteen years.
thwart (v.) [θwɔrt] successfully inhibit or oppose sthg. | *The summer party was thwarted by bad weather.*
tick (v.) [tɪk] to move incrementally, esp. in regard to rates or prices | *The fans all held their breath as the clock ticked down to zero in the final minutes of the championship match.*
tout (v.) [taʊt] to advertise or praise sthg., esp. as a way of encouraging people to buy it | *Several insurance companies tout their services on local radio.*
trade barrier (n.) [ˈtrɛɪd ˌbɛriɚ] a restriction or policy which limits international exchange | *Trade barriers such as high import taxes make it more difficult for international companies to sell their products here.*
trade war (n.) [trɛɪd wɔr] an economic conflict between at least two nations conducted with embargoes, tariffs, and sanctions | *China is often accused of starting trade wars when entering new markets around the globe.*
trait (n.) [trɛɪt] a feature; a property or characteristic | *Empathy is a very important trait to have when you're a teacher.*
transparency (n.) [trænzˈpɛːrɪnsi] the state of being open to the public in terms of government policy | *The Swedish government is a model of transparency and openness.*
treble (v./n.) [ˈtrɛbᵊl] esp. used in Br.E. (Am.E. equivalent: triple), to result in three times the original value; three times the original value | *The success of the new product trebled the company's earnings in record time.*
trigger (v./n.) [ˈtrɪgɚ] to cause, to induce; a cause, an inducement; the firing mechanism on a firearm | *Breaking any of the laser beams in the museum will trigger a warning sound.*
turmoil (n.) [ˈtɝmɔɪl] a state of great disturbance, confusion, or anxiety; turbulence, disorder | *Volkswagen is still reeling from the turmoil caused by the emissions scandal.*
turn a blind eye (v./idiom) [tɝn ʌ blaɪnd aɪ] to ignore wrongdoing or mismanagement | *The officer turned a blind eye to the boy's speeding; he was the mayor's son, after all.*
'tweener (n.) [ˈtwiːnɚ] sb. or sthg. which seems to straddle two different categories or classifications without belonging firmly in either; in basketball, refers to a player able to play two different positions equally well | *'Tweeners like Mark, who do both management and sales with ease, are a major asset to this company.*
27, the (n.) [ðʌ twəniˈsɛvɪn] referring to the member states of the EU, who until Brexit were referred to as "The 28." | *The 27 are inclined to push for a Brexit that the UK considers punitive.*

U

ultimate (adj.) [ˈʌltəmɪt] final, the last, the end, the very best | *The ultimate decision, after a lengthy discussion process, was accepted gracefully by all parties.*
unbearable (adj.) [ənˈbɛrəbᵊl] describes a situation which is unacceptable or impossible to sustain | *The mix of extremely high unemployment rates and rapidly falling wages is an unbearable situation for jobless men and women who are unable to feed their families.*
uncompromising (adj.) [ənˈkɑmprəmaɪzɪŋ] describes an attitude of rigidity and unwillingness to find consensus in a dispute; exacting; demanding | *Because both politicians were uncompromising and insisted on their point of view, no agreement could be reached.*
unconventional (adj.) [ənkənˈvɛnʃɪnəl] differing from the standard or widely accepted norm | *Many products that were*

thought of as unconventional when they were first released have since become worldwide hits.
undercover (adj.) [əndɚˈkʌvɚ] describes a state in which a person hides his/her identity in order to allow him/her to gather information secretly | *The cops went undercover to expose a powerful organized crime ring.*
undergo (v.) [əndɚˈgoʊ] to experience change, often in a total manner | *The defendant braced herself to undergo a long-lasting trial.*
undermine (v.) [əndɚˈmaɪn] to hamper sb.'s chances for success; to actively work against sb.'s efforts | *She tried to undermine her boss's authority by spreading rumors about his supposed incompetence.*
underpin (v.) [əndɚˈpɪn] to support or be the basis of a building, belief, etc. | *She underpins her views with strong, convincing arguments.*
undisclosed (adj.) [əndɪsˈkloʊzd] unknown, unnamed, hidden, shrouded in secrecy | *Donald Trump has kept his tax returns undisclosed, which has attracted a lot of suspicion regarding his financial history.*
undo (v.) [ənˈdu:] to destroy; to remove | *The company is undoing its own future by ignoring and cheating their most valuable customers.*
unravel (v.) [ənˈrævᵊl] to come apart, to lose cohesion; to solve a mystery or riddle; to uncover complicated twists and entanglements | *The wise critic of a country or culture starts by unraveling the relevant social and political issues.*
unrest (n.) [ənˈrɛst] a state of disagreement or discontentedness | *If left unmanaged, it is only a matter of time before severe political unrest leads to revolution.*
upend (v.) [əpˈɛnd] to turn sthg., esp. an assumption, prediction, or other supposed certainty, on its head | *The decades-old payroll system was upended by the young manager's new ideas.*
upset (v./adj.) [əpˈsɛt] or (n.) [ˈʌpsɛt] to cause a disturbance or unpleasantness; sad, angry, frustrated, agitated; an unexpected outcome, esp. in sports or gaming | *The credit crisis upset the whole of the financial system.*
urbanization (n.) [ɝbɪnəˈzɛɪʃən] the process by which rural areas are converted into cities | *Frequent urbanization is a constant problem for farmers.*
urgent (adj.) [ˈɝdʒɪnt] requiring immediate action or attention | *It's urgent that you answer this client's call as soon as possible, or he'll find new representation!*
usher in (v.) [ˈʌʃɚ ɪn] to mark or cause the beginning of sthg., esp. a historical event or period | *Brexit ushered in a new era of UK/EU relations.*
utility (n.) [juˈtɪlɪdi] a company that provides a public service, such as electricity, gas, water, or waste removal | *Investments in utilities are often sound due to their relative stability.*



vast (adj.) [væ:st] extremely large, wide, enormous | *Vast reserves of gold are kept in secret locations throughout the United States.*
vested interest (n.) [ˈvɛstɪd ˈɪntrɪst] the motive of influencing and supporting certain actions or arrangements in order to gain a personal benefit | *The company managers had a vested interest in the signing of the contract, seeing as how they all worked on commission.*
viable (adj.) [ˈvaɪəbᵊl] possible, feasible, practicable | *Saving the company is no longer a viable option; I'm sorry to say we have to sell.*
vital (adj.) [ˈvaɪdəl] highly important, essential; full of life, exuberant | *For a healthy diet it is vital to eat lots of vegetables.*

volatility (n.) [vɑləˈtɪlɪdi] a state that is unstable and can change frequently and unexpectedly | *Due to high market volatility the company needs to introduce proper risk management.*
vow (v./n.) [vaʊ] to make a serious pledge, promise, claim, or assertion; a serious pledge, promise, claim, or assertion | *At a wedding the bridegroom vows to be faithful to the bride for the rest of his life.*

W

wage (v./n.) [wɛɪdʒ] to engage in sthg. and continue in its pursuit; an amount of money which is specified in the employment contract and is paid by the employer to the employee in return for the latter's labor | *The average wage for private teachers hovers at around $30 an hour.*
wake (n.) [wɛɪk] the swirl of air or water that arises behind a moving aircraft or boat, respectively; consequence | *The high levels of tax evasion were discovered in the wake of the annual auditing.*
wane (v.) [weɪn] to decrease; to get weaker | *At first there was a lot of excitement about the new president, but over time the public's interest began to wane.*
warrant (v./n.) [ˈwɑrɪnt] to justify; a justification; a legal document allowing for arrest or search | *Higher prices for raw materials are used as an argument to warrant price increases for end products.*
welfare (n.) [ˈwɛlfɛ:r] the state of health or well-being; a shorthand reference to the American social safety net programs | *The welfare of our guests is paramount.*
well-off (adj./idiom) [wɛlˈɑf] wealthy, rich | *My neighbors live in a very large house; they must be quite well-off.*
withdraw (v.) [wɪθˈdrɔ:] to take money or other resources out of an account; to cancel; to remove oneself from a project or scheme | *He withdrew from the government project after he realized what a disaster it would be.*
write-off (n.) [ˈraɪdɑ:f] the cancellation of a debt, often to the benefit of the debtor and the detriment of the creditor | *Some politicians have proposed that student debts should be considered a write-off after 10 years of consecutive payments.*
wrongfoot (v./idiom) [wrɑŋˈfʊt] to surprise sb. with an unexpected action so that he is unprepared and unable to react immediately | *The Volkswagen stock price fell dramatically after the share holders were wrongfooted by the diesel emissions affair.*

Z

zero-sum (adj.) [ˈziroʊ sʌm] describes an encounter in which the losses of one party must be offset by the gains of the other | *Donald Trump plays politics as a zero-sum game: if he wins, some other party must lose, and vice versa.*



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